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PTO/SB/05 (11-00)

Approved for use through 10/31/2002 OMB 0651-0032

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	RD-28408
First Inventor	Tim K Keyes
Title	METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION
Express Mail Label No	EL817710615US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. Fee Transmittal Form (e.g., PTO/SB/17)
(Submit an original, and a duplicate for fee processing)
2. Application claims small entity status
See 37 CFR 1.27
3. Specification [Total Pages 32]
(Preferred arrangement set forth below)
 - Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. Drawing(s) (35 USC 113) [Total Sheets 14]
5. Oath or Declaration [Total Pages 2]
- a. Newly executed (original or copy)
- b. Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 18 completed)
 - i. DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b)
6. Application Data Sheet See 37 CFR 1.76

ADDRESS TO:
Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
(If applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on
 - i. CD-ROM or CD-R (2 copies), or
 - ii. paper
 - c. Statements verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. Assignment Papers (cover sheet & document(s))
10. 37 CFR 3.73(b) Statement
(when there is an assignee) Power of Attorney
11. English Translation Document (if applicable)
12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations
13. Preliminary Amendment
14. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)
15. Certified Copy of Priority Document(s)
(If foreign priority is claimed)
16. Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i)
Applicant must attach form PTO/SB/35 or its equivalent
Certificate of Express Mail Declaration & POA (for identification of inventors only), Appendix A
17. Other. _____

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

 Continuation Divisional Continuation-in-part (CIP) of prior application No: _____ / _____

Prior application information:

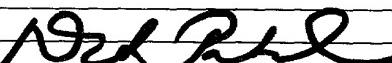
Examiner: _____

Group/Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input type="checkbox"/> Customer Number or Bar Code Label	(Insert Custom No. or Attach bar code label here)			or <input checked="" type="checkbox"/> Correspondence address below	
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Name (Print/type)	Natu J. Patel	Registration No. (Attorney/Agent)	39,559
Signature		Date	May 31, 200

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT	(\$ 1,678.00)	Attorney Docket Number	RD-28408
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Complete If Known

Application Number	
Filing Date	
First Named Inventor	Tim K Keyes
Group Art Unit	
Examiner Name	

METHOD OF PAYMENT (check one)				FEE CALCULATION (continued)																																																																																																																											
1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to Deposit Account Number <input type="text" value="01-2384"/> Deposit Account Name <input type="text"/> <input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input type="checkbox"/> Applicant claims small entity status See 37 CFR 1.16 and 1.17				3. ADDITIONAL FEES <table border="1"> <thead> <tr> <th>Large Entity Fee Code (\$)</th> <th>Small Entity Fee Code (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205</td><td>65 Surcharge - late filing fee or oath</td></tr> <tr><td>127</td><td>50</td><td>227</td><td>25 Surcharge-late provisional filing fee or cover sheet</td></tr> <tr><td>139</td><td>130</td><td>139</td><td>130 Non-English specification</td></tr> <tr><td>147</td><td>2520</td><td>147</td><td>2520 For filing a request for ex parte reexamination</td></tr> <tr><td>112</td><td>920*</td><td>112</td><td>920* Requesting publication of SIR prior to Examiner action</td></tr> <tr><td>113</td><td>1840*</td><td>113</td><td>1840* Requesting publication of SIR after Examiner action</td></tr> <tr><td>115</td><td>110</td><td>215</td><td>55 Extension for reply within first month</td></tr> <tr><td>116</td><td>390</td><td>216</td><td>195 Extension for reply within second Month</td></tr> <tr><td>117</td><td>890</td><td>217</td><td>445 Extension for reply within third month</td></tr> <tr><td>118</td><td>1390</td><td>218</td><td>695 Extension for reply within fourth month</td></tr> <tr><td>128</td><td>1890</td><td>228</td><td>945 Extension for reply within fifth month</td></tr> <tr><td>119</td><td>310</td><td>219</td><td>155 Notice of Appeal</td></tr> <tr><td>120</td><td>310</td><td>220</td><td>155 Filing a brief in support of an appeal</td></tr> <tr><td>121</td><td>270</td><td>221</td><td>135 Request for oral hearing</td></tr> <tr><td>138</td><td>1510</td><td>138</td><td>1510 Petition to institute a public use proceeding</td></tr> <tr><td>140</td><td>110</td><td>240</td><td>55 Petition to revive - unavoidable</td></tr> <tr><td>141</td><td>1240</td><td>241</td><td>620 Petition to revive - unintentional</td></tr> <tr><td>142</td><td>1240</td><td>242</td><td>620 Utility issue fee (or reissue)</td></tr> <tr><td>143</td><td>440</td><td>243</td><td>220 Design issue fee</td></tr> <tr><td>144</td><td>600</td><td>244</td><td>300 Plant issue fee</td></tr> <tr><td>122</td><td>130</td><td>122</td><td>130 Petitions to the Commissioner</td></tr> <tr><td>123</td><td>50</td><td>123</td><td>50 Petitions related to provisional applications</td></tr> <tr><td>126</td><td>180</td><td>126</td><td>180 Submission of Information Disclosure Stmt</td></tr> <tr><td>581</td><td>40</td><td>581</td><td>40 Recording each patent assignment per property (times number of properties)</td></tr> <tr><td>146</td><td>710</td><td>246</td><td>355 Filing a submission after a final rejection (37 CFR 1.129(a))</td></tr> <tr><td>149</td><td>710</td><td>249</td><td>355 For each additional invention to be examined (37 CFR 1.129(b))</td></tr> <tr><td>179</td><td>710</td><td>279</td><td>355 Request for Continued Examination (RCE)</td></tr> <tr><td>169</td><td>900</td><td>169</td><td>900 Request for expedited examination of a design application</td></tr> <tr><td colspan="4">Other fee (specify) <input type="text"/></td></tr> </tbody> </table>				Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid	105	130	205	65 Surcharge - late filing fee or oath	127	50	227	25 Surcharge-late provisional filing fee or cover sheet	139	130	139	130 Non-English specification	147	2520	147	2520 For filing a request for ex parte reexamination	112	920*	112	920* Requesting publication of SIR prior to Examiner action	113	1840*	113	1840* Requesting publication of SIR after Examiner action	115	110	215	55 Extension for reply within first month	116	390	216	195 Extension for reply within second Month	117	890	217	445 Extension for reply within third month	118	1390	218	695 Extension for reply within fourth month	128	1890	228	945 Extension for reply within fifth month	119	310	219	155 Notice of Appeal	120	310	220	155 Filing a brief in support of an appeal	121	270	221	135 Request for oral hearing	138	1510	138	1510 Petition to institute a public use proceeding	140	110	240	55 Petition to revive - unavoidable	141	1240	241	620 Petition to revive - unintentional	142	1240	242	620 Utility issue fee (or reissue)	143	440	243	220 Design issue fee	144	600	244	300 Plant issue fee	122	130	122	130 Petitions to the Commissioner	123	50	123	50 Petitions related to provisional applications	126	180	126	180 Submission of Information Disclosure Stmt	581	40	581	40 Recording each patent assignment per property (times number of properties)	146	710	246	355 Filing a submission after a final rejection (37 CFR 1.129(a))	149	710	249	355 For each additional invention to be examined (37 CFR 1.129(b))	179	710	279	355 Request for Continued Examination (RCE)	169	900	169	900 Request for expedited examination of a design application	Other fee (specify) <input type="text"/>			
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SUBMITTED BY				Complete (if applicable)	
Name (Print/Type)	Natu J. Patel	Registration No. (Attorney/Agent)	39,559	Telephone	314-621-5070
Signature				Date	May 31, 2001

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PATENT
RD-28408

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Express Mail mailing label number: **EL817710615US**

Date of Mailing: May 31, 2001

I certify that the attached patent application of **TIM K. KEYES** and **BRIAN N. DINGMAN** for **METHODS AND SYSTEMS FOR PORTFOLIO CASH FLOW VALUATION**, docket number 12764-00080, including:

- Utility Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Twenty-two (22) pages of specification; nine (9) pages of claims; one (1) page of abstract
- Appendix A (7 pages)
- Fourteen (14) sheets of drawings
- Combined Declaration and Power of Attorney (2 pages, for identification of inventors only)
- Return post card

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